

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

**355 Main Street
Poughkeepsie, NY 12601**

IN RE: Dana S. Countryman and Dawn P. Countryman CASE NO.: 10-38734-cgm

Social Security/Taxpayer ID/Employer ID/Other Nos.: CHAPTER: 7
xxx-xx-0325 xxx-xx-7114

**DISCHARGE OF DEBTOR
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 12/8/10 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

IT IS ORDERED THAT:

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
 - (a) debts dischargeable under 11 U.S.C. § 523(a);
 - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Mark S. Tulis is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 3/18/11

Cecelia G. Morris, Bankruptcy Judge

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Pg 3 of 3
 United States Bankruptcy Court
 Southern District of New York

In re:
 Dana S. Countryman
 Dawn P. Countryman
 Debtors

Case No. 10-38734-cgm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-4

User: aleavey
 Form ID: 155

Page 1 of 1
 Total Noticed: 18

Date Rcvd: Mar 18, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2011.

db/jdb	+Dana S. Countryman, Dawn P. Countryman, 770 Orchard Drive, Wallkill, NY 12589-4155
aty	+Thomas Genova, Genova & Malin, Attorneys, Hampton Business Center, 1136 Route 9, Wappingers Falls, NY 12590-4905
smg	+N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	United States Attorney, One St. Andrews Plaza, Claims Unit - Room 417, New York, NY 10007-1701
ust	+United States Trustee, 74 Chapel Street, Albany, NY 12207-2190
cr	+HUDSON VALLEY FEDERAL CREDIT UNION, 159 Barnegat Road, Poughkeepsie, NY 12601-5454
5383880	+Allied Interstate, 3000 Corporate Exchange Dr, 5th Floor, Columbus, OH 43231-7723
5383886	+Crystal Palms, 6874 Palmetto Circle South, Boca Raton, FL 33433-3501
5383892	+Hudson Valley Federal Credit Union, PO Box 1750, Poughkeepsie, NY 12601-0750
5383893	+Michelle Countryman, P.O. Box 92, Wallkill, NY 12589-0092
5383894	+NYS Child Support Processing Center, PO Box 15363, Albany, NY 12212-5363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

ust	+E-mail/Text: ustregion02.pk.ecf@usdoj.gov Mar 18 2011 19:14:58 United States Trustee, 74 Chapel Street, Albany, NY 12207-2190
5383881	EDI: BANKAMER.COM Mar 18 2011 19:03:00 Bank of America/ Nascar, PO Box 15019, Wilmington, DE 19886-5019
5383882	EDI: CHASE.COM Mar 18 2011 19:03:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
5383883	EDI: CHASE.COM Mar 18 2011 19:03:00 Chase/ AKC, PO Box 15153, Wilmington, DE 19886-5153
5383884	EDI: CHASE.COM Mar 18 2011 19:03:00 Chase/ Slate, PO Box 15153, Wilmington, DE 19886-5153
5383885	+EDI: CITICORP.COM Mar 18 2011 19:03:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500
5383888	EDI: DISCOVER.COM Mar 18 2011 19:03:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
5383889	+EDI: RMSC.COM Mar 18 2011 19:03:00 GEMB/ City Furniture, Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2011

Signature:

